Certificate Number: 15317-PAM-DE-033114968

Bankruptcy Case Number: 19-02552



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 16, 2019</u>, at <u>9:10</u> o'clock <u>AM PDT</u>, <u>James Zurbriggen</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling, Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: July 16, 2019 By: /s/Marissa Bartolome

Name: Marissa Bartolome

Title: Counselor